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**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

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First Named Inventor:	Robert T. Clark	
Appln. No.:	10/697,076	Confirmation No.: 8144
Filing Date:	October 30, 2003	Examiner: J. Plucinski
Title:	System, Method and Computer Program Product for Assessing Risk of Identity Theft	Group Art Unit: 3629

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**AMENDMENT AND RESPONSE**

Mail Stop Amendment  
Commissioner for Patents  
P. O. Box 1450  
Alexandria, Virginia 22313-1450

Sir:

In response to the Office Action of May 2, 2008, please amend the above-identified application as follows:

**Amendments to the Claims** are reflected in the listing of claims which begins on page 2 of this paper.

**Remarks** begin on page 8 of this paper.